

CROSS BORDER HEALTHCARE CONFERENCE

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INTRODUCTION

First, I would like to express my gratitude to the EU Patients' Forum for its invitation to this Conference and give me the opportunity to expose my case. I will try to explain briefly a complicated situation due to the fact that my personal and professional lives are closely linked together with a direct impact on my health and my husband's activity.

I. Let me introduce my situation

- Always living and working abroad.
- My husband is Independent Consultant for the Pharmaceutical Industry and I share his activity.
- We are neither expatriate nor “detached” from France, we have no link with France excepted for our health insurance.

- Few words about our Healthcare protection : as French living abroad coverage by specific French Health structures such as FOM and then Caisse des Français de l'Étranger (CFE). Benefit of these Health companies, they cover whatever the country you settle and with no interruption in the coverage when moving.
- In addition my husband had the obligation to get local Social Security when registering his activity in countries such as Spain and Slovenia but we never used them for practical reasons.

II. My Health situation : Multiple Sclerosis

- Living in Slovenia when MS was diagnosed in October 2010.
- Moving to Germany in 2011 to get appropriate treatment but at that time no intention to settle in Germany, it was supposed to be a transition period and my husband put his activity in stand-by.
- No affiliation at the German health insurance as my husband registered his activity in Tunisia to be closer to his core business in Africa.

Present difficulties :

⇒ Our main insurance Caisse des Français de l'Étranger (CFE) dedicated to French living abroad assumes 100 % coverage for MS but based on the French cost and when performing the treatment in France.

☞ Initial treatment by self-injections. Could be bought in France in order to have 100 % coverage of CFE.

☞ Due to a shift in the treatment obliging to monthly perfusions in Hospital, impossibility to proceed with purchase in French pharmacy and consequently no proper coverage from CFE due to substantial price difference on the drug with Germany.

☞ Globally the monthly treatment is cheaper in Germany than in France but CFE doesn't consider the globality of the monthly expenses but applies its reimbursement on the different costs and unfortunately the drug represents the biggest part of the expenses in Germany.

COMPARISON TABLE SHOWING THE MONTHLY EXPENSES IN FRANCE AND GERMANY			
	STRASBOURG		MÜNCHEN
Tysabri	1 837,80 €		2 385,66 €
Hospital Stay	1 127,38 €		92,96 €
Transport cost	around 200,00 €		5,00 €
Total amount	3 165,18 €		2 483,62 €

👉 Several times I drew CFE attention on these cost aspects, they hide between their own reasons underlining that their status don't allow them to cover 100 % of the costs generated in Germany.

👉 Due to this situation I have to perform the monthly perfusion in France and to travel each month in Strasbourg to get full coverage from CFE including travel expenses.

👉 These monthly travels have a negative impact on my MS treatment and are excessively tiring (wake up at 4.30 am and back at 10.30 pm !) In addition it doesn't help much to improve a painful situation and prevents me to have appropriate follow up by a referent doctor.

👉 Finally this financial gap between France and Germany in terms of cost doesn't allow me to have complementary health treatment such as Kinesitherapy or others.

⇒ Our complementary insurance **REUNICA** is useless as they don't intervene abroad.

⇒ No intention to return to France as we have first class treatment in Munich and secondly we wouldn't benefit anymore from CFE coverage. We wouldn't even be covered by the French Sécurité Sociale in absence of activity in this country.

III. Implementation of the EU Directive

What it would improve in my case if a chronic disease such as MS is considered by this EU Directive :

⇒ To have the possibility and choice to be treated in Germany or any other EU country within the frame of the global monthly expenses spent in France according the Directive 2011/24/EU.

- ⇒ To avoid wasting my energy in exhausting travels for which I need a week to recover added to heavy administrative tasks to get travel reimbursement from CFE.
- ⇒ To have a more balanced life, not always worrying about the next trip and to come back to a better professional involvement with my husband.
- ⇒ To have the cost of my treatment in accordance with the reality of the expenses. Why to be obliged to go to France and spend more money instead of receiving my treatment in Germany for less money.
- ⇒ To have a Contact point to collect appropriate advice and suggestion. In fact in our situation we suffer from the absence of relevant contacts able to help us to find a solution.

In conclusion the implementation of this directive would lead to 3 types of benefits :

- Health outcome benefit
- Quality-of-life benefit
- Cost / financial benefit

IV. Questions

- Will this EU Directive take chronic diseases such as MS with high monthly expenses added to complementary health treatment into consideration ?
- Will chronic diseases be subjected to a particular attention in the Directive in regards of costs and direct payment between French health insurance and the hospital when living abroad ?
- Regarding Contact points in Germany and France :
 - ⇒ Positive and useful contact with the German contact point on 5th November.
 - ⇒ French contact point : Following approach to the Cleiss and the Ministry of Health and Social Affairs no information so far on their involvement as a contact point.

CONCLUSION

To reach a better living in a difficult health situation which impacts all aspects of our life and to have a minimum of freedom in the choice of countries where I could to be treated in the best way.

Thank you for your listening and giving me hope to find a way out of this Labyrinth !